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Supplemental Nutrition Assistance Program (SNAP): A Primer on Eligibility and Benefits

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SUMMARY

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Supplemental Nutrition Assistance Program (SNAP): A Primer on Eligibility and Benefits

The Supplemental Nutrition Assistance Program (SNAP), formerly called the Food Stamp Program, is designed primarily to increase the food purchasing power of eligible low-income households to help them afford a nutritionally adequate low-cost diet. This report describes the rules related to eligibility for SNAP benefits as well as the rules for benefits and their redemption. SNAP is administered by the U.S. Department of Agriculture's (USDA's) Food and Nutrition Administration (FNA, formerly Food and Nutrition Service [FNS]), in partnership with state SNAP agencies. SNAP is authorized by the Food and Nutrition Act of 2008. This law, formerly the Food Stamp Act of 1977, has since 1973 been periodically reauthorized by the farm bill—omnibus legislation that also typically includes the authorization of other federal agricultural policies and programs. The program was last reauthorized by the 2018 farm bill (P.L. 115-334), though other laws have amended SNAP policy since then. Many farm bill provisions expired in 2023 but were then extended through September 30, 2025. In a period of farm bill expiration, SNAP operations continue with the provision of appropriations. As of the date of this report, the 119th Congress has begun work on a 2026 farm bill but has not completed it.

This report focuses on SNAP. For an overview of SNAP along with other nutrition programs in the 2018 farm bill, see CRS In Focus IF11087, *2018 Farm Bill Primer: SNAP and Nutrition Title Programs*. The FY2025 budget reconciliation law, P.L. 119-21, also made a number of changes to SNAP law. Many of these policies are mentioned in this report. For further detail on the law's SNAP provisions, see CRS Report R48552, *Supplemental Nutrition Assistance Program (SNAP) and Related Nutrition Programs in P.L. 119-21: An Overview*.

SNAP eligibility and benefits are calculated on a household basis. Financial eligibility is determined through either a traditional or a categorical eligibility path. Under *traditional* eligibility, applicant households must meet gross income, net income, and asset tests. Specifically, household gross monthly income (all income as defined by SNAP law) must be at or below 130% of the federal poverty level (FPL), and household net monthly income (i.e., minus SNAP-specified deductions) must be at 100% FPL. The traditional (inflation-adjusted) asset limit is set for FY2027 at $3,000 per household. Households that contain elderly or disabled members have a higher asset limit and do not have to meet the gross income test.

Under *categorical* eligibility, SNAP eligibility is automatically conveyed based upon the applicant's participation in other means-tested programs, namely Supplemental Security Income (SSI), Temporary Assistance for Needy Families (TANF), or General Assistance (GA). States have the option to offer SNAP program eligibility under different rules (known as *broad-based categorical eligibility*), including elimination of the asset test and a state-set gross income limit of up to 200% FPL. This practice stems from state flexibility in determining what constitutes TANF-funded benefits and who may receive them. Applicants and beneficiaries are also subject to nonfinancial rules, which include work requirements such as a three-month time limit for certain nondisabled adults.

In FY2025, an average of 42.4 million individuals in 22.6 million households participated in SNAP each month. Monthly benefits averaged $188.30 per person and $353.43 per household. Of the $102.6 billion in federal spending for the SNAP program, about 93% ($95.8 billion) was spent on benefits themselves.

If eligible for SNAP, an applicant household also undergoes a calculation of its monthly benefit amount (or allotment). This calculation uses the household's net income as well as the maximum allotment, a figure that equals the current value of the USDA-calculated Thrifty Food Plan (TFP).

Benefits are issued on an electronic benefits transfer (EBT) card, which operates with a declining balance like a debit card. Benefits are not cash, may not be accessed at an automatic teller machine, and are redeemable only for foods. Benefits may be redeemed for foods at licensed retailers, which may include a wide variety of retailers so long as retailers meet licensing requirements.

SNAP operates in the 50 states, the District of Columbia, Guam, and the U.S. Virgin Islands. In lieu of SNAP, Nutrition Assistance Program (NAP) block grant funding is provided to Puerto Rico, the Commonwealth of the Northern Mariana Islands, and American Samoa. Additionally, the Food Distribution Program on Indian Reservations provides, in lieu of SNAP

benefits, food commodities to low-income households on reservations and to Native American families residing in Oklahoma or in designated areas near Oklahoma.

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Introduction

The Supplemental Nutrition Assistance Program (SNAP), formerly called the Food Stamp Program, is designed primarily to increase the food purchasing power of eligible low-income households to a point where they can afford a nutritionally adequate low-cost diet. This report describes the rules related to eligibility for SNAP benefits and the rules related to the issuance and use of benefits.

SNAP is authorized by the Food and Nutrition Act of 2008. This law, formerly the Food Stamp Act of 1977, has since 1973 been periodically reauthorized by the farm bill—omnibus legislation that also typically includes the reauthorization of other federal agricultural policies and programs. SNAP was most recently authorized by the 2018 farm bill (Agriculture Improvement Act of 2018; P.L. 115-334). See CRS In Focus IF11087, *2018 Farm Bill Primer: SNAP and Nutrition Title Programs*, for further discussion of the nutrition program policy changes. As of the date of this report, the 119th Congress has begun work on a 2026 farm bill but has not completed it.[1]

Though reauthorized through the farm bills, SNAP's authorizing law has at times been amended by other bills, including most recently the FY2025 budget reconciliation law (P.L. 119-21/H.R. 1, enacted July 4, 2025). See CRS Report R48552, *Supplemental Nutrition Assistance Program (SNAP) and Related Nutrition Programs in P.L. 119-21: An Overview*. As of the date of this report, the U.S. Department of Agriculture's (USDA's) Food and Nutrition Administration (FNA, formerly Food and Nutrition Service [FNS])[2] is in the process of issuing guidance and otherwise implementing the policy changes associated with P.L. 119-21's SNAP provisions. Consider references to P.L. 119-21 in this report (e.g., work requirements, state funding, immigrant eligibility) subject to additional detail in agency guidance and rulemaking.[3]

The Food, Conservation, and Energy Act of 2008 (2008 farm bill; P.L. 110-246) changed the name of the program from the Food Stamp Program to SNAP and revised the name of the governing law from the Food Stamp Act to the Food and Nutrition Act. State names for the program may vary; some states continue to name their programs "food stamps," while others have switched to SNAP or maintain other names.[4]

SNAP benefits are available for households that meet financial eligibility tests for limited monthly income and (in some states) liquid assets. To be eligible for SNAP, household members must fulfill requirements related to work effort and must meet citizenship and legal permanent residence tests.

In general, the maximum SNAP benefit is based upon the level of USDA's lowest cost food plan (the Thrifty Food Plan or TFP) and varies by household size.

Monthly SNAP benefit amounts are calculated as the difference between the household's expected contribution to its food costs and the maximum benefit. (Participating households are expected to devote 30% of their *net* monthly cash income to food purchases.) Thus, a recipient household with no net cash income receives the maximum monthly SNAP allotment for its size,

[1] See CRS Report R48918, *The 2026 Farm Bill: Comparison of the House and Senate Bills with Current Law*.

[2] Effective June 1, 2026, the Secretary of Agriculture, as part of a reorganization of USDA, renamed FNS to FNA. See USDA, "USDA Announces Actions to Better Serve States, Nutrition Program Recipients, and the American Taxpayer," press release, April 30, 2026, https://www.fna.usda.gov/newsroom/usda-0062.26; FNA, "Reorganization," https://www.fna.usda.gov/reorganization.

[3] See FNA, "One Big Beautiful Bill Act of 2025," https://www.fna.usda.gov/obbb.

[4] References to "states" in this report include all entities that operate SNAP (i.e., the 50 states, the District of Columbia, the U.S. Virgin Islands, and Guam).

while a household with some counted income receives a lesser allotment—the maximum benefit minus 30% of the net income. Net income is the gross income with certain SNAP-law-specified deductions subtracted.

This report provides current participation, benefit amount, and spending figures. For a historical table of such information (dating back to 1990), see **Table A-1**.

SNAP in FY2025

In FY2025, an average of 42.4 million individuals in 22.6 million households participated in SNAP each month.[5] The number of participating individuals in FY2025 was an increase of 1.6% from the previous year.

Historical FNS SNAP participation and cost data are displayed in the **Appendix**.

Source: FNA, Keydata August 2026 and SNAP data tables.

Federal-State Administration and Funding

FNS administers SNAP in partnership with SNAP state agencies. States are responsible for certifying household eligibility and issuing benefits to households, while FNS administers retailer authorization and oversight functions. SNAP operates in the 50 states, the District of Columbia, Guam, and the U.S. Virgin Islands. (References to "state" or "SNAP state agency" in this report refer to these jurisdictions.)

The federal government currently funds 100% of *benefit* costs and—newly effective October 1, 2026—25% of the state's SNAP *administrative* costs. The benefit cost-share policy is to change in future years according to P.L. 119-21 provisions. In FY2028, with the possibility of later implementation for some states, a state may be required to share part of the cost of SNAP benefits, depending on the state's payment accuracy, measured by the Payment Error Rate (PER).[6]

A detailed framework of federal law and regulation exists, as does a robust framework of state options and waivers. Thus, while universal concepts of benefit eligibility and administration exist among the states, there are also many policies that vary among the states.[7] One variation is that some states delegate their administration of SNAP even further to county, regional, or municipal governments. This report focuses on the federal framework but will at times discuss state options that may cause state and local programs to vary.

In lieu of SNAP, Nutrition Assistance Program (NAP) block grant funding is provided to Puerto Rico, the Commonwealth of the Northern Mariana Islands, and American Samoa.[8] Additionally, the Food Distribution Program on Indian Reservations provides, in lieu of SNAP benefits, food commodities to low-income households on Indian reservations and to Native American families residing in Oklahoma or in designated areas near Oklahoma.[9]

[5] Unless otherwise noted, administrative data in this report are from FNA, available at https://www.fna.usda.gov/pd/supplemental-nutrition-assistance-program-snap.

[6] For more information about PER, see CRS In Focus IF10860, *Supplemental Nutrition Assistance Program: Errors and Fraud*. See also CRS Insight IN12723, *Senate Committee Reports a Farm Bill That Would Delay Onset of States Sharing SNAP Benefit Costs*.

[7] See, for example, FNA, *Supplemental Nutrition Assistance Program: State Options Report 17th Edition*, August 2025 (options as of October 1, 2024), https://www.fna.usda.gov/snap/waivers/state-options-report.

[8] See FNA, "Nutrition Assistance Program (NAP) Block Grants," https://www.fna.usda.gov/nap.

[9] See FNA, "FDPIR Factsheet," https://www.fna.usda.gov/fdpir/factsheet.

Eligibility

SNAP has financial, work-related, and categorical tests for eligibility:

- Its financial tests require that those eligible have monthly income—and, in some states, liquid assets—below limits set by law and adjusted for inflation.
- Under the work-related tests, certain household members must register for work, accept suitable job offers, and fulfill work or training requirements (such as looking or training for a job) established by their state public assistance agencies. SNAP's authorizing law has long included work requirements, the strictest being a time limit for able-bodied (individual without disabilities) adults without dependents (ABAWDs), though P.L. 119-21 recently expanded the requirements to include individuals up to age 65 and those who care for children 14-18 years old and work less than 80 hours per month.
- Categorical eligibility rules make most who receive public assistance benefits from the Temporary Assistance for Needy Families (TANF) block grant or receive Supplemental Security Income (SSI) or state General Assistance cash benefits automatically eligible for SNAP assistance. States may also make eligible for SNAP households with members who receive or are authorized to receive any benefit from TANF (in addition to public assistance), an option called *broad-based categorical eligibility*.

In addition to eligibility rules, there are also disqualifications of eligibility to specific groups (e.g., workers on strike, many noncitizens and postsecondary students, people living in institutional settings, many drug felons). However, applications cannot be denied because of the length of a household's residence in a SNAP agency's jurisdiction, because the household has no fixed mailing address or does not reside in a permanent dwelling, or because the applicant does not provide a driver's license or photograph identification.

The SNAP Household

The basic SNAP beneficiary unit is the household. A household can be either a person living alone or a group of individuals living together. There is no requirement for cooking facilities. Generally speaking, individuals living together constitute a single household if they customarily purchase food and prepare meals together. Members of the same household must apply together, and their income, expenses, and assets are normally aggregated in determining SNAP eligibility and benefits. However, persons who live together can sometimes be considered separate households for program purposes.

Persons who live together, but purchase food and prepare meals separately, may apply for SNAP benefits separately, except for (1) spouses; (2) parents and their children (21 years old or younger); and (3) minors 18 years old or younger who live under the parental control of caretakers (excluding foster children and, in some cases, citizen children of noncitizen parents, who may be treated separately). In addition, persons 60 years old or older who live with others and cannot purchase food and prepare meals separately because of substantial disability may apply separately from their co-residents so long as their co-residents' income is below 165% of the federal poverty level (FPL).[10]

[10] Monthly income limits at 165% FPL are not listed in this report but are available at FNA, "SNAP FY 2027 Cost-of-Living Adjustments," https://www.fna.usda.gov/snap/allotment/cola/fy27.

Although those living in institutional settings are generally barred from SNAP, individuals in certain types of group living arrangements may be eligible and are automatically treated as separate households regardless of how food is purchased and meals are prepared. These arrangements must be approved by state or local agencies and include residential drug addiction or alcoholic treatment programs, small group homes for the disabled, shelters for battered women and children, and shelters for the homeless.

If a household includes an elderly or disabled member, the household is entitled to different SNAP deduction rules as well as some different financial eligibility rules (discussed in the next section). Financially eligible one- and two-person households (in the 48 contiguous states and the District of Columbia) are also ensured (for FY2027) a minimum monthly benefit of $25.[11] Without the minimum benefit it may be possible that these smaller households would be eligible for SNAP but for an arguably negligible amount. It is possible that different SNAP households can live together, and recipients can reside with nonrecipients. In the case of recipients residing with nonrecipients, the eligibility and benefit level of the household is based on a household size that excludes the nonrecipients. Whether the nonrecipients' income or assets are included depends upon the specific circumstances.

The SNAP definition of *household* is different than that used in other means-tested programs (e.g., TANF families with dependent children, elderly or disabled individuals or couples in the SSI program). However, it is close to those used by some other programs such as the National School Lunch Program; the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC); and the Low-Income Home Energy Assistance Program (LIHEAP).

Financial Eligibility

There are two pathways to eligibility for SNAP. The first is the traditional pathway to eligibility with financial eligibility thresholds stated in the Food and Nutrition Act (7 U.S.C. §2011 et seq.). Federal law sets income and asset eligibility thresholds as well as the rules for what types of income and assets are counted or disregarded. Also, the act lists what types of expenses can be deducted in determining income eligibility and, if eligible, determining the benefit amount.

The second pathway is known as *categorical eligibility*. The basis of categorical eligibility is a rule that makes households composed entirely of recipients of benefits funded from the TANF block grant, SSI cash assistance, or state GA automatically eligible for SNAP. Recipients of benefits from these programs bypass financial eligibility rules and automatically go to the next step, determining SNAP benefits. However, states have the option of interpreting *categorical eligibility* broadly. Below is a discussion of the traditional pathway to SNAP eligibility, followed by a discussion of categorical eligibility.

The Traditional Path to Eligibility

For households without elderly or disabled members, SNAP uses both the household's basic (or gross) monthly income and its counted (or net) monthly income. Eligible households' gross income must be at or below gross income standards, and their counted income must meet net income eligibility thresholds. When judging eligibility for a household with elderly or disabled members, only the household's counted net monthly income is considered. In effect, this procedure applies a somewhat less strict income test to the elderly and disabled.

[11] The minimum benefit is greater in Alaska, Hawaii, Guam, and the U.S. Virgin Islands. See FNA, "SNAP FY 2027 Cost-of-Living Adjustments."

Income and SNAP Deductions

In general, gross monthly income includes all of a household's cash income. When a type of income is not explicitly excluded by law, it is counted or included. This is the case with, for example, the military basic allowance for housing, which is counted because it is not excluded in current law. The Food and Nutrition Act and regulation specifically excludes from gross income[12] (1) most payments made to third parties (rather than directly to the household); (2) unanticipated, irregular, or infrequent income, up to $30 a quarter; (3) loans[13]; (4) income received for the care of someone outside the household; (5) nonrecurring lump sum payments such as income tax refunds, retroactive lump sum Social Security payments, and certain charitable donations[14]; (6) federal energy assistance (e.g., LIHEAP); (7) reimbursement for expenses[15]; (8) income earned by schoolchildren 17 or younger; (9) the cost of producing self-employment income; (10) federal postsecondary student aid (e.g., Pell grants, student loans); (11) "on the job" training earnings of dependent children under 19 in the Workforce Investment and Opportunity Act programs; (12) income set aside by disabled SSI recipients under an approved "plan for achieving self-support"; and (13) combat-related military pay. Gross income also excludes types of income disregarded by other federal laws. For example, the Internal Revenue Code bars federal income tax refunded—including those resulting from refundable tax credits such as the Earned Income Tax Credit and the Child Tax Credit—from being counted in need-tested programs, including SNAP.[16] These refunds are also excluded from being counted as a liquid asset for a period of 12 months. Other examples of payments disregarded by federal law other than the Food and Nutrition Act include training allowances under the Workforce Innovation and Opportunity Act, various payments under laws relating to Indians, and payments under Older Americans Act employment programs for the elderly.

States have the option to exclude from gross income child support payments made by a nonresident parent for a child living outside the household. In addition, states may, within certain limits, choose to exclude other types of income that they disregard in their TANF or Medicaid programs.

Net monthly income is computed by subtracting certain deductions from a household's basic (or gross) monthly income. This calculation is based on the recognition that not all of a household's income is available for food purchases. Thus, a standard portion of income, plus amounts representing costs such as work expenses or high nonfood living expenses, is deducted from the gross income.

For households *without elderly or disabled members*, net monthly income equals gross monthly income minus the following deductions, if applicable:

- **Standard deduction:** A monthly deduction that varies by household size and is indexed for inflation (see below for details). Every applicant household gets this deduction.
- **Earned income deduction:** 20% of any earned income in recognition of taxes and work expenses.

[12] These income exclusions are found in Section 5(d) of the Food and Nutrition Act, codified at 7 U.S.C. §2014(d). See regulation at 7 C.F.R. §283.9(b).

[13] Student loans are treated as student aid.

[14] In many cases, these may instead be counted as liquid assets.

[15] So long as those reimbursements do not constitute a "gain or benefit" to the household.

[16] See Section 6409 of the Internal Revenue Code of 1986.

- **Child support deduction:** Any amounts paid out as legally obligated child support, unless already excluded (at the option of the state) from gross income.
- **Dependent care deduction:** Out-of-pocket dependent care expenses when related to work or training.[17]
- **Excess shelter deduction:** Shelter expenses that exceed 50% of net income after all other deductions—typically expenses that exceed about one-third of gross monthly income (see below for limits). Shelter expenses include utility costs, which states may standardize with a *standard utility allowance* calculation.

The amount of the standard deduction depends upon household size and statutorily set parameters (amounts shown in **Table 1** for FY2027). Per statute, the standard deduction is either 8.31% of the annually indexed FPL for each household size (based on the poverty guidelines, which are indexed for inflation) or specific minimum numbers in statute that are also indexed for inflation.[18] In the 48 contiguous states and the District of Columbia, the FY2027 minimum standard deduction is $217 a month. Because of different living costs, different standard deductions apply in Alaska, Hawaii, Guam, and the U.S. Virgin Islands.

Table 1. SNAP Standard Deductions for FY2027 (per Month)

Effective October 1, 2026, to September 30, 2027

	Household Size			
Geographic Area	***1-3***	***4***	***5***	***6+***
48 states and District of Columbia	$217	$229	$268	$308
Alaska	371	371	371	385
Hawaii	306	306	309	354
Guam	435	457	536	614
U.S. Virgin Islands	191	229	268	308

Source: FNA, "SNAP FY 2027 Cost-of-Living Adjustments," p. 6, https://www.fna.usda.gov/snap/allotment/cola/fy27.

The *excess shelter deduction* is restricted to annually indexed monthly limits. For FY2027, these are $769 for the 48 states and the District of Columbia, $1,229 for Alaska, $1,036 for Hawaii, $903 for Guam, and $606 for the U.S. Virgin Islands. (This deduction is a way to further account for the variability of shelter costs across the country.)

For *households with elderly or disabled members*, net monthly income equals gross monthly income minus:

- the same standard, child support, earned income, and dependent care deductions noted above;
- an uncapped excess shelter deduction—to the extent such expenses exceed 50% of counted income after all other deductions, with no limit—and

[17] Limits on SNAP deductions for dependent care were lifted under the 2008 farm bill (P.L. 110-246).

[18] The 2008 farm bill (P.L. 110-246) added inflation adjustment of the minimum.

- any out-of-pocket medical expenses (other than those for special diets) that an elderly or disabled household member incurs, to the extent they exceed a threshold of $35 a month.

The calculation of net income discussed in this section is pertinent not just for determining eligibility but also for calculating the SNAP benefit amount to which the household is entitled (discussed below).

Under the traditional path to SNAP eligibility, households must have net monthly income that does not exceed 100% FPL. Households without elderly or disabled members must also have gross monthly income that does not exceed 130% FPL. Both these income eligibility limits are uniform for the 48 contiguous states, the District of Columbia, Guam, and the U.S. Virgin Islands. Somewhat higher income eligibility limits (because of higher poverty guidelines) are applied in Alaska and Hawaii. Net and gross income eligibility limits (which are adjusted for inflation each October) are summarized in **Table 2**.

Table 2. Counted (Net) and Basic (Gross) Monthly Income Eligibility Limits for SNAP, FY2027

In Effect October 1, 2026, to September 30, 2027

Household size	48 States, DC, and the Territories	Alaska	Hawaii
Counted (net) monthly income eligibility limits (100% of poverty):			
1 person	$1,330	$1,663	$1,530
2 persons	1,804	2,255	2,075
3 persons	2,277	2,846	2,619
4 persons	2,750	3,438	3,163
5 persons	3,224	4,030	3,707
6 persons	3,697	4,621	4,251
7 persons	4,170	5,213	4,795
8 persons	4,644	5,805	5,340
Each additional person	474	592	545
Basic (gross) monthly income eligibility limits (130% of poverty):			
1 person	$1,729	$2,162	$1,989
2 persons	2,345	2,931	2,697
3 persons	2,960	3,700	3,404
4 persons	3,575	4,469	4,112
5 persons	4,191	5,238	4,819
6 persons	4,806	6,008	5,527
7 persons	5,421	6,777	6,234
8 persons	6,037	7,546	6,941
Each additional person	616	770	708

Source: FNA, "SNAP FY 2027 Cost-of-Living Adjustments," p. 3, https://www.fna.usda.gov/snap/allotment/cola/fy27.

Under the traditional pathway to eligibility, households cannot have counted liquid assets that exceed federally prescribed limits. In FY2027, a household *without* an elderly or disabled member cannot have counted liquid assets above $3,000. In that year, a household *with* an elderly or disabled member cannot have counted liquid assets above $4,750. These dollar limits are to be annually indexed for overall inflation (and rounded down to the nearest $250).[19]

Counted liquid assets include cash on hand, checking and savings accounts, savings certificates, stocks and bonds, and nonrecurring lump sum payments such as insurance settlements and lump sum payments that have been disregarded as income (e.g., some tax refunds) but have not been spent. Certain assets are also counted: a portion of the value of vehicles (in some cases) and the equity value of property not producing income consistent with its value (e.g., recreational property).

Counted assets do not include the value of the household's primary residence (home and surrounding property); business assets; personal property (household goods and personal effects); lump sum earned income tax credit and other nonrecurring payments; burial plots; the cash value of life insurance policies; the value of all tax-recognized pension savings/plans and education savings; and certain other resources whose value is not accessible to the household, that would not yield more than $1,000 if sold (e.g., a car with a small equity value), or that are required to be disregarded by other federal laws.

Some special rules apply when counting allowable assets. Although the general rule is that the fair market value of a vehicle in excess of $4,650 is to be counted as an asset, states may (and most often do) count vehicles as assets only to the extent they do under their TANF programs or disregard them entirely. Moreover, states may generally exclude additional assets to the extent they do so under their TANF or Medicaid programs.

Categorical Eligibility

SNAP also conveys eligibility to households that already participate in specific means-tested programs. Households composed entirely of recipients of public assistance funded from the TANF block grant, SSI, or state General Assistance programs are automatically (or categorically) eligible for SNAP. These applicants bypass the income eligibility and asset eligibility rules of the traditional pathway to SNAP eligibility discussed above.

In addition, states have the option to grant SNAP eligibility to those who receive, or are authorized to receive, any *TANF-funded* benefit. TANF is a broad-purpose block grant that funds a wide range of allowable expenditures in addition to traditional public assistance for families with children. Some such TANF-funded benefits are not restricted to families with children and may serve any individual. A state may extend this *broad-based* categorical eligibility to any type of household (with or without children) in the state and may determine the gross income limit for SNAP that applies in the state, though it cannot set a gross income limit above 200% FPL. Broad-based categorical eligibility also permits states to not use an asset test for SNAP.[20]

Categorical eligibility does not automatically entitle a household to a SNAP benefit. Households must still have net income below a level that results in a nonzero SNAP benefit.

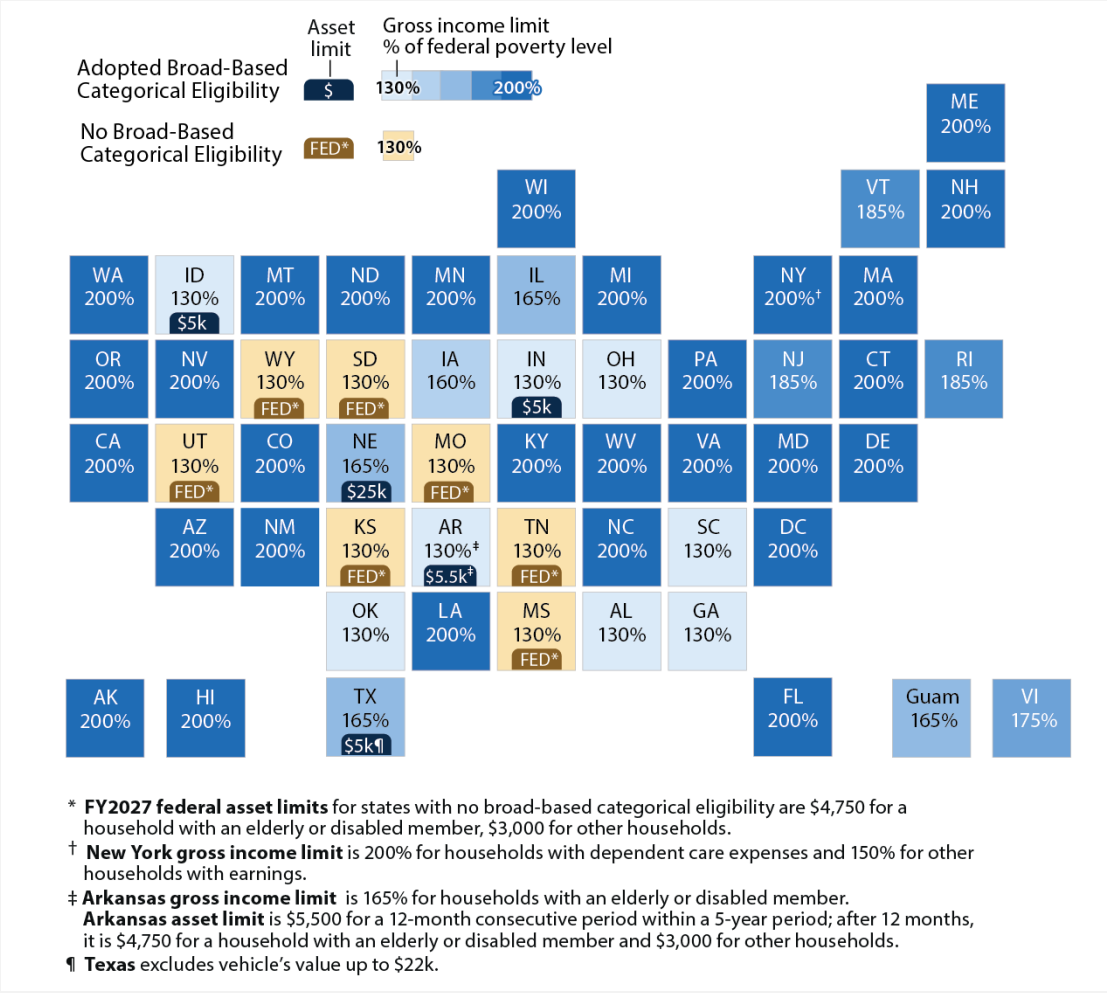
[19] The 2008 farm bill (P.L. 110-246) added this indexing.

[20] For more detail on the history of categorical eligibility and broad-based categorical eligibility, see CRS Report R42054, *The Supplemental Nutrition Assistance Program (SNAP): Categorical Eligibility*.

Broad-Based Categorical Eligibility and Gross Income Limits by State: June 2026

The figure below shows states by whether they adopted broad-based categorical eligibility and by their chosen gross income limits.

As of June 2026, a total of 43 states, the District of Columbia, Guam, and the U.S. Virgin Islands opt to use broad-based categorical eligibility. Of these jurisdictions, 29 set their gross income limits at the maximum 200% FPL, and eight chose to remain at 130% FPL as a gross income limit. All but five states adopting broad-based categorical eligibility eliminated their asset tests.



* **FY2027 federal asset limits** for states with no broad-based categorical eligibility are $4,750 for a household with an elderly or disabled member, $3,000 for other households.

† **New York gross income limit** is 200% for households with dependent care expenses and 150% for other households with earnings.

‡ **Arkansas gross income limit** is 165% for households with an elderly or disabled member. **Arkansas asset limit** is $5,500 for a 12-month consecutive period within a 5-year period; after 12 months, it is $4,750 for a household with an elderly or disabled member and $3,000 for other households.

¶ **Texas** excludes vehicle's value up to $22k.

Source: Figure created by CRS based on data on states' broad-based categorical eligibility rules from FNA as of June 2026 at https://www.fna.usda.gov/snap/broad-based-categorical-eligibility. The figure displays FY2027 asset limits for states that had not adopted broad-based categorical eligibility and use federal asset rules and limits. The limit shown for Arkansas reflects an initial, temporary amount that reverts to a lower, federal limit after 12 months. FY2027 asset rules from FNA, "SNAP FY 2027 Cost-of-Living Adjustments," p. 3, https://www.fna.usda.gov/snap/allotment/cola/fy27.

Work Requirements

Current SNAP law has rules on employment or work-related activities for able-bodied, nonelderly adult participants. Some rules apply in all states that operate SNAP. However, because each state

designs its own SNAP Employment and Training Program (E&T), certain requirements can vary by state.

In All States: "General Work Requirements"

To gain or retain eligibility, *most adults who are not elderly or disabled* must do the following:

- Register for work (typically with the SNAP state agency or a state employment service office)
- Accept a suitable job if offered one
- Fulfill any work, job search, or training requirements established by the SNAP state agency
- Provide the state agency with sufficient information regarding job availability
- Not voluntarily quit a job without good cause or reduce work effort below 30 hours a week

Individuals are disqualified from SNAP for failure to comply with work requirements for periods of time that differ based upon whether the violation is the first, second, or third. Minimum periods of disqualification, which may be increased by the state SNAP agency, range from one to six months. In addition, states have the option to disqualify the entire household for up to 180 days if the household head fails to comply with work requirements.

The law exempts certain individuals from the above requirements.[21]

Characteristics of SNAP Households in FY2024 and Work Requirements

This analysis examines the characteristics of SNAP participants in FY2024, before provisions of P.L. 119-21 were in place. Exempt from work requirements are most children (individuals under the age of 18), individuals with disabilities, and individuals age 65 and older. In FY2024, these groups accounted for 62.9% (25.3 million out of 40.2 million) of all SNAP participants.

P.L. 119-21 extended the strictest of SNAP's work-related requirements, a limit of three months within a 36-month period of benefit receipt without work or participation in a work program of at least 20 hours per week in a month. That time limit applies to nondisabled adult participants in households without children or in households with children where the youngest child is at least 14 years old. In FY2024, a total of 7.9 million participants (about 20% of all participants) were the population group subject to this time limit.

	FY2024 Average Monthly Number of Participants, (in Millions)	Percent of All Participants
Children (under 18)	15.560	38.7%
Age 65 and older	5.668	14.1%
Disabled	4.045	10.1%

[21] Exempt from the all-states general work requirements are SNAP participants who are physically or mentally unfit for work; persons under age 16 or over age 59; persons between ages 16 and 18 if they are not heads of household or are attending school or training programs; persons working at least 30 hours a week or earning the minimum wage equivalent; persons caring for dependents who are disabled or under age 6; individuals already subject to and complying with another assistance program's work, training, or job search requirements (for example, TANF or unemployment compensation); eligible postsecondary students; and residents of substance abuse treatment programs. See Section 6(d) of the Food and Nutrition Act of 2008 (7 U.S.C. §2015(d)).

Adults Ages 18-64 Without Disabilities		
In household with children all age 13 or younger or a disabled individual	6.984	17.4%
In household with children all age 14 or older, no disabled individual	0.959	2.4%
In household without children	6.952	17.3%

Additionally, among those ages 18-64 without disabilities, participants in households with children were likely to be either working themselves or in households with earnings (i.e., someone in the household working, if not themselves). Work and earnings were less prevalent among those in households without children. These households tended to be smaller. The gross income limits are lower for smaller households, as are maximum allotments, making it less likely that they would be eligible for benefits.[22]

	Percent Employed	Percent in Household with Earnings
In household with children all age 13 or younger or a disabled individual	45.5%	59.9%
In household with children all age 14 or older, no disabled individual	38.6%	54.8%
In household without children	24.9%	28.2%

Source: CRS tabulation of USDA FY2024 SNAP Quality Control Data. For access to these data, see https://snapqcdata.net/.

Variations by State: SNAP Employment and Training (E&T) Required Participation, Services Available

SNAP agencies must operate Employment and Training (E&T) programs of their own design for work registrants. SNAP agencies may require all work registrants to participate in one or more components of their programs or limit participation by further exempting additional categories and individuals for whom participation is judged impracticable or not cost effective.[23] States may also make E&T activities open only to those who volunteer to participate.

[22] For example, a worker earning $10.00 per hour, working 40 hours per week, has a monthly income of $1,732 per month. That worker, if living alone (one-person household), would be ineligible for SNAP in a state with a 130% FPL gross income limit. However, if that worker lived with a child (two-person household), monthly earnings would be below 130% FPL, and the worker would pass the gross income test.

[23] A recipient who participates in an E&T activity beyond work registration cannot be required to work more than the minimum wage equivalent of his or her household's benefit. Total hours of required participation (including both work and any other required activity) cannot exceed 120 hours a month. SNAP agencies must also reimburse participants' costs directly related to participation (e.g., transportation and child care). The federal government shares in half the cost of this support, and state agencies may limit support to local market rates for necessary dependent care.

Program components can include any or all of the following: supervised job search or training for job search, workfare (work-for-benefits), work experience or training programs, education programs to improve basic skills, or any other employment or training activity approved by FNS.[24]

SNAP E&T Funding and Participation

In FY2025, total federal funding for SNAP E&T programs was approximately $600 million. In FY2024, an estimated 315,000 persons were served in E&T programs. This was fewer than in FY2019, when an estimated 406,000 individuals were served in these programs, but equal to the 315,000 served in FY2024.[25]

Time Limit

SNAP also imposes a special time limit, requiring work for able-bodied adults. This requirement—historically referred to as the Able-Bodied Adults Without Dependents (ABAWD) rule—was added by the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (P.L. 104-193). It was amended by the Fiscal Responsibility Act of 2023 (P.L. 118-5) and then most recently by the FY2025 budget reconciliation law (P.L. 119-21, enacted July 4, 2025).[26] In FY2025, prior to P.L. 119-21, this rule applied to ABAWDs ages 18-55. Currently, under P.L. 119-21, the time limit is expanded to apply to able-bodied adults ages 18-65 and includes any adult with a youngest dependent of 14 years of age or older.

SNAP law limits benefits for this population to three months out of a 36-month period, unless the participant:

- works at least 20 hours per week,
- participates in an E&T program for at least 20 hours per week, or
- participates in a state's *workfare* program.[27]

Certain individuals are exempt from the time limit. As indicated earlier, adults 65 or older and adults with dependents under age 14 are exempt. Adults "medically certified as physically or mentally unfit for employment" are exempt. Also exempt are those who are pregnant, exempt from the general work requirements,[28] or "Indian" (as defined by the law).[29] The Fiscal

[24] For further resources on the SNAP E&T program, see FNA, "SNAP Employment and Training," https://www.fna.usda.gov/snap-et.

[25] FNS, *2027 USDA Explanatory Notes—Food and Nutrition Service*, https://www.usda.gov/sites/default/files/documents/FY-2027-Chapter-34-FNS.pdf; FNS, *2026 USDA Explanatory Notes—Food and Nutrition Service*, https://www.usda.gov/sites/default/files/documents/34-2026-CJ-FNS.pdf; and FNS, *2022 USDA Explanatory Notes—Food and Nutrition Service*, https://www.usda.gov/sites/default/files/documents/34FNS2022Notes.pdf.

[26] CRS Report R48552, *Supplemental Nutrition Assistance Program (SNAP) and Related Nutrition Programs in P.L. 119-21: An Overview*. As of the date of this report, USDA has begun to release implementation guidance for state agencies and indicates that additional guidance and changes are forthcoming. See FNA, "One Big Beautiful Bill Act of 2025."

[27] Hours of workfare required will vary by state, but a participant's monthly allotment divided by hours worked must be greater than or equal to the minimum wage (7 U.S.C. §2029(a)(1)).

[28] Exempt from the all-states general work requirements are SNAP participants who are physically or mentally unfit for work; under age 16 or over age 59; between ages 16 and 18 if they are not heads of household or are attending school or training programs; persons working at least 30 hours a week or earning the minimum wage equivalent; persons caring for dependents who are disabled or under age 6; individuals already subject to and complying with another assistance program's work, training, or job search requirements (for example, TANF or unemployment compensation); eligible postsecondary students; and residents of substance abuse treatment programs. See Section 6(d) of the Food and Nutrition Act of 2008 (7 U.S.C. §2015(d)).

[29] See Sections 6(d)(2) and 6(o)(3) of the Food and Nutrition Act of 2008 (7 U.S.C. §2014).

Responsibility Act of 2023 had exempted veterans, homeless individuals, and former foster children age 24 or younger from the time limit; P.L. 119-21 struck those exemptions.

States have the option to offer anyone subject to the time limit a slot in an E&T program or a workfare program. Some states pledge to serve all of them in such programs; others do not. States that pledge to serve all subject to the time limit in these programs receive extra federal funding for that purpose. If a state does not offer a slot in an E&T or workfare program, benefits can be terminated for an individual without at least a half-time job once the three-month limit is reached unless he or she is covered by an exemption or a waiver of the time limit for able-bodied adults.

Those who lose benefits under this rule are able to reenter the program if, during a 30-day period, they work or participate in work/training activity for at least 20 hours per week.[30]

SNAP law also makes available waivers and discretionary exemptions from the time limit. A state, under P.L. 119-21's stricter terms, may request a waiver for an area with an unemployment rate of over 10%, with added flexibilities for Alaska and Hawaii.[31] Prior to the change, a state could apply for waivers for all or part of the state using the more permissive grounds of "lack of sufficient jobs," as defined in regulation. States may also, at their discretion, exempt some individuals per month from the rule based on a formula set in the law.[32]

In addition to exemptions and waivers, enacted emergency legislation has, in several instances, suspended the ABAWD rule nationwide.[33]

Individuals *Ineligible* for SNAP

Eligibility is sometimes denied for reasons other than financial need or compliance with work requirements.

Many *noncitizens* are barred, and P.L. 119-21 further reduced the types of lawfully present immigrants that may be eligible for SNAP. Under the amended law, eligibility is extended only to lawful permanent residents,[34] the elderly and disabled who were lawfully residing before August 1996, Cuban-Haitian entrants, and Compact of Free Association migrants lawfully residing in the United States.

SNAP benefits are denied to those who intentionally violate program rules, for specific time periods ranging from one year (on a first violation) to permanently (on a third violation or other

[30] ABAWDs who become employed but then lose their jobs again can, under some circumstances, earn an additional three months of eligibility, bringing their maximum months of SNAP receipt without working to at least 20 hours per week or being in approved work or training programs to six months in a 36-month period.

[31] Authority for these waivers is located in Section 6(o)(4) of the Food and Nutrition Act of 2008, codified at 7 U.S.C. §2015(o)(4). Under 7 C.F.R. §273.24(f)(2)(ii) a state can claim that an area has a "lack of sufficient jobs" if it (1) is designated as a Labor Surplus Area by the Department of Labor's Employment and Training Administration, (2) "is determined by the Department of Labor's Unemployment Insurance Services as qualifying for extended unemployment benefits," (3) "has a low and declining employment-to-population ratio," (4) "has a lack of jobs in declining occupations or industries," (4) "is described in an academic study or other publications as an area where there are lack of jobs," or (5) "has a 24-month average unemployment rate 20 percent above the national average for the same 24-month period."

[32] See FNA, "ABAWD Discretionary Exemptions," within "SNAP Work Requirement Policy Resources," https://www.fna.usda.gov/snap/work-requirements/policies.

[33] The American Recovery and Reinvestment Act suspended the ABAWD rule from April 2009 through September 2010. The Families First Coronavirus Response Act (P.L. 116-27) generally suspended the rule from April 1, 2020, through the end of June 2023. Under the later suspension, a state could still disqualify an individual under the rule if he or she were offered a slot in a work or workfare program but refused to participate in that activity.

[34] Adult legal permanent residents 18 and older must generally be present for at least five years to qualify.

serious infraction). A state may disqualify an individual from SNAP if he or she is disqualified from another public assistance program. Those who transfer assets for the purpose of qualifying for benefits are also barred.

For the most part, *college students* (attending higher education courses half-time or more) between ages 18 and 50 are ineligible for SNAP. A student enrolled in an institution of higher education more than half-time is eligible for SNAP benefits only if the individual is (1) under age 18 or age 50 or older, (2) disabled, (3) enrolled in school because of participation in certain programs,[35] (4) employed at least 20 hours per week or participating in a work-study program during the school year, (5) a parent (in some circumstances),[36] or (6) receiving TANF cash assistance benefits.[37]

Other *ineligibility* rules include the following:

- Households with members on strike are denied benefits unless they were eligible prior to the strike.
- Individuals living in institutional settings are denied eligibility, except those in special SSI-approved small group homes for the disabled, persons living in drug addiction or alcohol treatment programs, and persons in shelters for battered women and children or shelters for the homeless.
- Boarders cannot receive SNAP benefits unless they apply together with the households in which they are boarding.
- Persons who fail to provide Social Security numbers or cooperate in providing information needed to verify eligibility or benefit determinations are ineligible.
- Automatic disqualification is required for those applying in multiple jurisdictions, fleeing arrest, or convicted of drug-related felonies.[38] The law also requires those convicted of specified crimes to comply with the terms of their sentences in order to receive SNAP benefits.
- States may disqualify individuals not cooperating with child support enforcement authorities or in arrears on their child support obligations.

SNAP Benefits Under Special Eligibility Rules

There are circumstances where SNAP benefits are offered separately and distinctly from the standard SNAP application and eligibility process. These situations include the issuance of *transitional* and *disaster* benefits.

[35] Such programs include those under Title I of the Workforce Investment and Opportunity Act, SNAP E&T program, a program under Section 236 of the Trade Act of 1974, a work incentive program under Title IV of the Social Security Act, or "another program for the purpose of employment and training operated by a state or local government, as determined to be appropriate by the Secretary." The 2014 farm bill added an additional specification for college students engaged in SNAP E&T.

[36] An otherwise ineligible student is eligible for SNAP if he or she is (1) a single parent enrolled in school full-time caring for a dependent under the age of 12, (2) a parent caring for a dependent under age 6, or (3) a parent caring for a child between the ages of 5 and 12 for whom child care is not available to enable the parent to both attend class and work 20 or more hours per week.

[37] For a discussion of SNAP and college students, see CRS Report R46817, *Food Insecurity Among College Students: Background and Policy Options*.

[38] For additional background, see CRS Report R42394, *Drug Testing and Crime-Related Restrictions in TANF, SNAP, and Housing Assistance*.

Transitional Benefits

States are allowed to provide transitional benefits. States have the option to offer up to five months' transitional SNAP benefits to someone leaving TANF or a similar state-financed program (for reasons other than a sanction) without requiring that the household apply for SNAP. The transitional benefit is the amount received prior to leaving TANF (or a similar state program), adjusted to account for the loss of TANF/state cash income. Transitional benefit households may reapply during the five-month period to have their benefits adjusted based on changed circumstances, and a state may opt to adjust benefits based on information received from another program (such as Medicaid) in which the household participates. At the end of the transitional period, a household may reapply for continued benefits under regular SNAP rules. According to the most recent SNAP State Options Report, as of October 1, 2024, 24 SNAP state agencies provide transitional benefits.[39]

Disaster Benefits (D-SNAP)

For areas affected by natural or other disasters, states may request that USDA operate the Disaster Supplemental Nutrition Assistance Program (D-SNAP).[40] SNAP benefits are provided to already-participating SNAP households who qualify for replacement or additional benefits as well as to non-SNAP households that become temporarily eligible under D-SNAP rules. If a disaster results in households' ongoing loss of income, households may be eligible to apply for SNAP under regular program rules after the D-SNAP benefit period has ended.

Benefits

SNAP Federal Spending on Benefits[41]

In FY2025, of the $103 billion in federal spending for the SNAP program, about 93% ($96 billion) was spent on benefits themselves.

Until the implementation of Section 10105 of P.L. 119-21, SNAP benefits are 100% federally financed and constitute the vast majority of federal spending for the SNAP program. This section discusses how SNAP benefit amounts are determined, how the benefits are issued, what benefits may and may not be used for, and the redemption of benefits.

Benefit Amounts (Allotments)

Once a household is eligible for SNAP, it is also subject to a benefit calculation process, which determines the household's monthly benefit amount or allotment. The calculation of SNAP benefits takes into account the size of the household, the maximum benefit for the fiscal year, and the household's net income. For one- and two-person households, the minimum benefit may also play a role.

[39] FNS, *Supplemental Nutrition Assistance Program: State Options Report 17th Edition*.

[40] See the FNA website for further details on D-SNAP and the provision of other food assistance during emergencies in recent years at https://www.fna.usda.gov/disaster.

[41] Historical spending and participation data are displayed in https://www.fna.usda.gov/pd/supplemental-nutrition-assistance-program-snap. Additional data, including state-level data, are on the FNA website.

Maximum Monthly Allotments

Maximum monthly benefit allotments are tied to the cost of a nutritionally adequate low-cost diet, as measured by the Thrifty Food Plan (TFP), created and calculated by USDA.[42] The TFP is the cheapest of four diet plans meeting minimal nutrition requirements devised by USDA, specifically USDA's Center for Nutrition Policy and Promotion. Maximum allotments are set at the monthly cost of the TFP for a four-person family consisting of a couple between ages 20 and 50 and two school-age children, adjusted for family size (using a formula reflecting economies of scale developed by the Human Nutrition Information Service) and rounded down to the nearest whole dollar.

Allotments are adjusted for food price inflation each October to reflect the cost of the TFP in the immediately previous June. Although USDA calculates the *cost* of the TFP each year to account for food price inflation, the *contents* of the TFP—often thought of as its own market basket of goods—was last revised in 2021. Under a provision of the 2018 farm bill, the TFP was scheduled to be revised every five years. After P.L. 119-21 amendments to this provision, the TFP is expected to be revised less frequently and be recalculated under additional constraints. Maximum allotments are standard across the 48 contiguous states and the District of Columbia, but they are higher—reflecting substantially different food costs—in Alaska, Hawaii, Guam, and the U.S. Virgin Islands.

Table 3. Maximum Possible Monthly SNAP Allotments, FY2027

Effective October 1, 2026, through September 30, 2027

Household size	48 States and DC	Alaska[a]	Hawaii	Guam	U.S. Virgin Islands
1 person	$306	$392	$496	$452	$394
2 people	562	718	910	829	723
3 people	808	1,032	1,307	1,191	1,039
4 people	1,023	1,306	1,655	1,507	1,315
5 people	1,217	1,555	1,969	1,794	1,565
6 people	1,463	1,868	2,367	2,156	1,880
7 people	1,616	2,064	2,615	2,382	2,078
8 people	1,841	2,352	2,979	2,714	2,367
Each additional person, households of 9-17 persons	225	287	364	331	289
Households of 18 or more persons	3,887	4,965	6,289	5,729	4,997

Source: FNA, "SNAP—Fiscal Year 2027 Cost-of-Living Adjustments," https://www.usda.gov/sites/default/files/guidance-documents/fna.snap-cola2027.pdf.

Note:

a. Maximum allotment levels in rural Alaska are 27% to 55% higher than the urban Alaska allotments noted in this table. See FNA, "SNAP—Fiscal Year 2027 Cost-of-Living Adjustments."

[42] FNA, "USDA Food Plans," https://www.fna.usda.gov/research/cnpp/usda-food-plans.

What Share of Households Receive the SNAP Maximum Allotment?

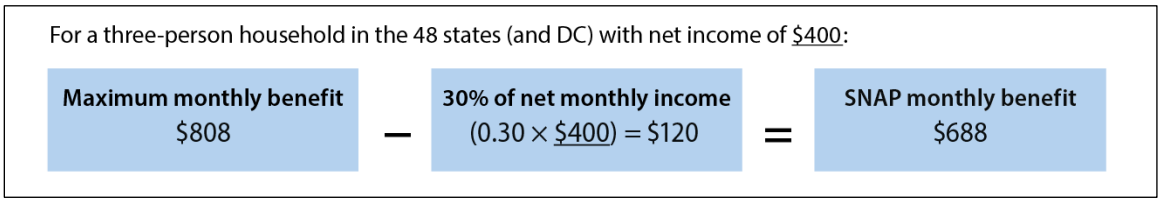
In FY2024, 37.1% of households received the SNAP maximum benefit for a household of their size.[43]

Calculation of a Household's Monthly Benefit

SNAP benefits are a function of a household's size, its net (counted) monthly income, and inflation-indexed maximum monthly benefit levels (in some cases, adjusted for geographic location). An eligible household's net income is determined (i.e., the deductions noted earlier for judging eligibility are subtracted from gross income), its maximum benefit level is established, and a benefit is calculated by subtracting its expected contribution (by law, 30% of its net income) from its maximum allotment. Thus, as shown in **Figure 1**, a three-person household in one of the 48 states with $400 in counted net income (after deductions) would receive a monthly allotment of $688 in FY2027.[44] A three-person household with no counted income would receive the maximum monthly benefit.

Figure 1. Calculating the Monthly Benefit for a Hypothetical Household in FY2027

October 1, 2026, to September 30, 2027



Source: Figure created by CRS, based on benefit calculation rules.

Benefits are not taxable, and purchases made with SNAP benefits may not be charged sales taxes. Receipt of SNAP benefits does not affect eligibility for, or benefits provided by, other public assistance programs, although some programs use SNAP participation as a trigger for eligibility, and others take into account the general availability of SNAP benefits in deciding what level of benefits to provide.

Minimum Benefit

Eligible one- or two-person households are guaranteed a minimum monthly benefit allotment equal to 8% of the maximum benefit for a one-person household. This 2008 change replaced an older rule stipulating a minimum benefit of $10 a month only for one- and two-person households.[45] For FY2027, the minimum benefit is $25 a month for a household in the 48 states and the District of Columbia. This means that if the benefit calculation for a one- or two-person household yields a result of *less than* $25, that household is guaranteed to receive $25 a month.

[43] Ben Ward and Mia Monkovic, *Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2024*, FNA, August 2026, Table A.1., https://fna-bwbufwdzbabpezgc.z01.azurefd.us/sites/default/files/resource-files/snap-fy2024householdcharacteristics-report.pdf..

[44] The FY2027 maximum three-person benefit in the 48 states (plus the District of Columbia) is $808. Then subtract 30% of the household's net income, which equals $120.

[45] Calculating the minimum benefit based on a percentage of the maximum was added by the Food, Conservation, and Energy Act of 2008 (2008 farm bill; P.L. 110-246).

In FY2024, 9.1% of SNAP households received the minimum benefit.[46]

Issuance of Benefits

Benefit issuance is a state responsibility, and states contract with private vendors to carry out most of their issuance activities. Benefits are provided through electronic benefits transfer (EBT) systems under which recipients are issued EBT cards loaded with benefits, which are then used to make food purchases. At the point of sale, the retailer debits the recipient's SNAP account and credits its own account. EBT cards can include both SNAP benefits (usable only to buy food items) and cash benefits (e.g., TANF payments, unemployment payments, child support payments). Only cash benefits can be accessed using the card at ATMs.[47] The majority of SNAP state agencies issue benefits on EBT cards with magnetic stripes, but some states have transitioned to or are planning a transition to chip cards to prevent theft of benefits.[48]

Average Allotments[49]

In FY2025, monthly benefits averaged $188.30 per person.

SNAP benefits are normally issued monthly. The state SNAP agency must either deny eligibility or make benefits available within 30 days of initial application and must provide allotments without interruption if an eligible household reapplies and fulfills recertification requirements in a timely manner. Households in immediate need because of little or no income and limited cash assets, as well as the homeless and those with extraordinarily high shelter expenses, must be given expedited service (provision of benefits within seven days of initial application). A household's calculated monthly allotment can be prorated (reduced) for one month. On application, a household's first month's benefit is reduced to reflect the date of application. If a previously participating household does not meet eligibility recertification requirements in a timely fashion, but does subsequently become certified for eligibility, benefits for the first month of its new certification period are normally prorated to reflect the date when recertification requirements were met.

Redemption of Benefits

SNAP benefits are not the same as cash. Although SNAP benefits have a dollar value, they may be spent only on eligible food at authorized retailers equipped with EBT point-of-sale systems.[50]

[46] Ward and Monkovic, *Characteristics of Supplemental Nutrition Assistance Program Households*.

[47] For a state-by-state EBT status report, see FNA, "EBT," May 16, 2023, https://fna-bwbufwdzbabpezgc.z01.azurefd.us/sites/default/files/resource-files/snap-ebt-status-report-state-052423.pdf.

[48] See FNA, "SNAP EBT Modernization," https://www.fna.usda.gov/snap/ebt/modernization.

[49] Historical spending and participation data are displayed in **Table A-1**. Additional data, including state-level data, are available on the FNA website.

[50] At risk of disqualification, retailers authorized to participate in SNAP are required to ensure that SNAP benefits are accepted as payment only for eligible food (7 C.F.R. §278.6). Many retailers ensure compliance by programming their point-of-sale systems to recognize the SNAP eligibility of products at the checkout counter, thereby preventing the use of SNAP benefits to pay for ineligible products. See FNA, *SNAP: Training Guide for Retailers*, January 2019, p. 9, https://www.fna.usda.gov/snap/retailer/training/guide.

Items That May Be Purchased with SNAP Benefits

In general, SNAP benefits may be redeemed for any foods in approved retailers for home preparation and consumption.[51] SNAP benefits may not be redeemed for alcohol, tobacco, or hot foods intended for immediate consumption.

SNAP may also be redeemed for seeds and plants to produce food for personal consumption. Elderly and disabled recipients and their spouses may redeem SNAP benefits for meals prepared and served through approved communal dining programs or home-delivered meal providers. SNAP may also be redeemed for meals prepared and served to residents of drug addiction and alcoholic treatment programs, small group homes for the disabled, shelters for battered women and children, and shelters or other establishments serving the homeless. In the case of certain remote areas of Alaska, benefits may be redeemed for items used to procure food by hunting and fishing (e.g., nets, hooks, fishing rods, and knives).[52]

According to annual benefit redemption data, in FY2025 nearly 100% of SNAP benefits were redeemed in markets and stores, and the remaining share (approximately 0.4%) were redeemed at meal services and delivery routes.[53] Superstores and supermarkets made up 15% of retailers authorized, but 72% of SNAP benefits were redeemed at these stores. Convenience stores made up 44% of retailers authorized, but 5% of benefits were redeemed at them (see **Table 4** for this FY2025 redemption data by retailer type).[54]

Pilot Projects (or Waivers) to Change the Definition of Eligible Foods

Under SNAP law's demonstration authorities,[55] the Trump Administration has solicited and approved state requests to limit the foods SNAP recipients can buy.[56] As of September 25, 2026, requests from 18 states have been approved to limit a variety of foods, including sugar-sweetened beverages and candy. The exact food restrictions vary by state. Some of the approved projects are currently operating, and others are expected to begin later this year or in 2027. Additionally, USDA had previously approved five states' waivers, though these waivers are now paused in response to ongoing litigation.[57] In past years, some jurisdictions had requested to pilot similar policies, but past Administrations denied such requests.[58]

[51] Section 3(k) of the Food and Nutrition Act of 2008 (7 U.S.C. §2012(k)).

[52] Section 3(k) of the Food and Nutrition Act of 2008 (7 U.S.C. §2012(k)).

[53] FNA, "SNAP Retailer Management Year End Summary FY2025," https://www.fna.usda.gov/data-research/data-visualization/snap-retailer-management-dashboard-fy25.

[54] FNA, "SNAP Retailer Management Year End Summary FY2025."

[55] 7 U.S.C. §2026.

[56] See FNA, "SNAP Food Restriction Waivers," https://www.fna.usda.gov/snap/waivers/foodrestriction; and FNA, "SNAP Rule Waivers," https://www.fna.usda.gov/snap/waivers.

[57] On June 22, 2026, in *Aragon v. Rollins*, 836 F. Supp. 3d 46, 89 (D.D.C. 2026), the U.S. District Court for the District of Columbia ordered that waiver approvals for Colorado, Iowa, Nebraska, Tennessee, and West Virginia be vacated. On August 20, 2026, the Administration appealed to the U.S. Court of Appeals for the D.C. Circuit. Notice of Appeal, Aragon v. Rollins, 836 F. Supp. 3d 46 (D.D.C. 2026) (No. 1:26 cv 00861), https://storage.courtlistener.com/recap/gov.uscourts.dcd.290291/gov.uscourts.dcd.290291.42.0.pdf. Since the district court issued its opinion, Nebraska has resubmitted a waiver request. See FNA, "Supplemental Nutrition Assistance Program: State of Nebraska Demonstration Project," 91 *Federal Register* 62687, October 2, 2026.

[58] See, for example, Patrick McGeehan, "U.S. Rejects Mayor's Plan to Ban Use of Food Stamps to Buy Soda," *New York Times*, August 19, 2011, https://www.nytimes.com/2011/08/20/nyregion/ban-on-using-food-stamps-to-buy-soda-rejected-by-usda.html.

SNAP-Authorized Retailers

SNAP benefits may be redeemed only at authorized retailers. The list of retailers that are authorized is varied—from supermarkets to farmers' markets to convenience stores. **Table 4** displays the prevalence of each retailer type and the share of benefits redeemed at each type. In general, the majority of SNAP benefits are redeemed at supermarkets, superstores, and internet retailers, while the majority of retailers authorized are smaller retailers, such as convenience stores. Whether a retailer is authorized requires two general steps: (1) an application for authorization and (2) passing an FNA-administered inspection.[59]

Authorization is based on business integrity requirements as well as the retailers' meeting inventory or sales requirements based on the Food and Nutrition Act's definition of *staple foods*.[60] The four categories of staple foods are (1) meat, poultry, or fish; (2) bread or cereal; (3) vegetables or fruits; and (4) dairy products. An eligible retailer must meet *either* of these requirements:

- **Staple food inventory requirements:** Prior to November 4, 2026, a retailer needed *three* varieties of qualifying foods in each of the four staple food categories and one perishable variety in at least *two* staple food categories. Under a new final rule, effective November 4, 2026, retailers need *seven* varieties in each of the four staple food categories and one perishable variety in at least *four* staple food categories.[61]
- **Staple food sales:** A retailer must have more than 50% of total sales come from the sale of staple foods. This option is often used for specialty stores that may specialize in certain of the staple food categories, such as a bakery, produce store, or butcher.

USDA also takes other factors into account. For example, if a retailer does not meet the inventory or sales criteria listed above, USDA may approve the retailer in an area where SNAP participants have significantly limited access to food.[62]

Online Retailers

Currently, SNAP recipients can redeem their benefits with online retailers in 50 states and the District of Columbia.[63] Benefits are not redeemable for any delivery or transaction fees. An online transaction pilot was authorized in the 2014 farm bill, and the SNAP Online Purchasing Pilot began in New York State in 2019. Since that time, the availability of online transactions has increased and spread nationally, particularly in response to shopping needs during the COVID-19 pandemic. FNA retailer data indicate that authorized internet retailers have increased from four retailers in FY2019 to 2,726 retailers in FY2025. In FY2019, $4 million in SNAP benefits was redeemed at internet retailers, while approximately $12.3 billion (12.86%) was redeemed in FY2025. FNA has noted that over this time period, the share of benefits redeemed at

[59] See FNA, "Store Eligibility Requirements," https://www.fna.usda.gov/snap/retailer/eligiblefor further detail.

[60] Section 3(o), (q) of the Food and Nutrition Act (7 U.S.C. §§2012(o), (q)).

[61] Other changes are described at FNA, "SNAP Stocking Standards Final Rule," https://www.fna.usda.gov/snap/retailer/stocking-standards-rule (accessed October 8, 2026).

[62] 7 C.F.R. §278.1(b)(6).

[63] As of February 17, 2026, Guam and the U.S. Virgin Islands do not have online retailers authorized to accept SNAP. See FNA, "Stores Accepting SNAP Online," https://www.fna.usda.gov/snap/online.

supermarkets and superstores has declined but that the decline is "largely offset by the increase in online shopping at many of the same supermarkets and superstores."[64]

Restaurants

For the most part, SNAP benefits are not redeemable at restaurants, recalling that the benefits are not redeemable for prepared foods. However, under the Restaurant Meals Program, states can authorize restaurants to accept SNAP benefits for homeless, elderly, and disabled individuals—populations that may have difficulty *preparing* food in addition to purchasing food. As of August 7, 2026, Arizona, California, Illinois (Cook and Franklin Counties only), Maryland, Massachusetts, Michigan, New York, Rhode Island, and Virginia currently exercise this option to serve their elderly, homeless, and disabled populations.[65] FY2025 redemption data indicate that $314 million (or 0.3% of SNAP benefits) were redeemed at "Private Restaurant/Meal Delivery."[66]

Farmers Markets and Direct Marketing Farmers

Farmers markets and direct marketing farmers may become SNAP-licensed retailers.[67] USDA reported that 3,491 farmers markets and 3,554 direct marketing farmers were authorized to accept SNAP benefits in FY2025, and they redeemed over $78 million in SNAP benefits (less than 0.1% of SNAP benefits).[68]

Bonus Incentive Projects

States, localities, farmers market networks, and others have created SNAP bonus incentive programs to encourage fruit and vegetable purchases at farmers markets as well as other retailers. These allow SNAP participants to redeem their benefits for more than *money on the dollar*. For example, a participant might exchange $3 of benefits for a $6 voucher to redeem at the market. Some projects use electronic currency for the incentives. Prior to the enactment of federal funding for these bonuses, USDA required that the bonus funds come from nonfederal sources.

The Gus Schumacher Nutrition Incentive Program (GusNIP) was enacted in the 2018 farm bill as a renaming and expansion of the 2014 farm bill's Food Insecurity Nutrition Incentive (FINI) grant program. GusNIP awards competitive grants for projects focused on incentives for SNAP participants to purchase fruits and vegetables. It includes dedicated funding for produce prescription projects, which provide a fruit and vegetable benefit for participants with health needs. All grants (except those for produce prescription projects) require grantees to match federal funds.[69]

[64] FNA, "SNAP Retailer Management Year End Summary FY2025."

[65] See FNA, "SNAP Restaurant Meals Program," https://www.fna.usda.gov/snap/retailer/restaurant-meals-programhttps://www.fna.usda.gov/snap/retailer/restaurant-meals-program.

[66] FNA, "SNAP Retailer Management Year End Summary FY2025."

[67] See FNA, "SNAP Farmer/Producer," https://www.fna.usda.gov/snap/farmer-producer.

[68] FNA, "SNAP Retailer Management Year End Summary FY2025."

[69] For more information, see CRS Report R46538, *Local and Urban Food Systems: Selected Farm Bill and Other Federal Programs*. For a map of current and past GusNIP grant awardees, see Nutrition Incentive Hub, "GusNIP Grantees," https://www.nutritionincentivehub.org/grantee-projects.

Table 4. Firms Authorized and Benefits Redeemed, by Retailer Type, FY2025

Retailer Type Displayed in the Order of Each Type's Share

Firms Authorized			Benefits Redeemed		
Type of Retailer	**Number Authorized**	**Percentage of All Retailers Authorized**	**Type of Retailer**	**Dollars Redeemed (in Billions)**	**Percentage of All SNAP Redemptions**
Convenience Store	117,306	44.1%	Superstore	$45.922	47.9%
Combination Grocery/Other	59,669	22.4%	Supermarket	23.042	24.0%
Supermarket	20,821	7.8%	Internet Retailer	12.341	12.9%
Superstore	19,547	7.4%	Convenience Store	4.780	5.0%
Medium Grocery Store	11,411	4.3%	Combination Grocery/Other	4.756	5.0%
Small Grocery Store	8,009	3.0%	Medium Grocery Store	1.829	1.9%
Private Restaurant/Meal Delivery	7,642	2.9%	Large Grocery Store	1.281	1.3%
Large Grocery Store	3,982	1.5%	Small Grocery Store	0.607	0.6%
Direct Marketing Farmer	3,554	1.3%	Meat/Poultry Specialty	0.369	0.4%
Farmers Market	3,491	1.3%	Private Restaurant/Meal Delivery	0.314	0.3%
Internet Retailer	2,726	1.0%	Seafood Specialty	0.216	0.2%
Meat/Poultry Specialty	2,535	1.0%	Group Living Arrangement	0.114	0.1%
Bakery Specialty	1,521	0.6%	Bakery Specialty	0.101	0.1%
Seafood Specialty	1,183	0.4%	Farmers' Market	0.050	0.1%
Fruits/Vegetables Specialty	672	0.3%	Drug and/or Alcohol Treatment Program	0.050	0.1%
Drug and/or Alcohol Treatment Program	574	0.2%	Military Commissary	0.045	0.1%
Group Living Arrangement	456	0.2%	Fruits/Vegetables Specialty	0.040	*
Military Commissary	185	0.1%	Direct Marketing Farmer	0.028	*
Delivery Route	168	0.1%	Delivery Route	0.027	*

Firms Authorized			Benefits Redeemed		
Type of Retailer	**Number Authorized**	**Percentage of All Retailers Authorized**	**Type of Retailer**	**Dollars Redeemed (in Billions)**	**Percentage of All SNAP Redemptions**
Nonprofit Food Buying Cooperative	109	0.1%	Nonprofit Food Buying Cooperative	0.009	*
Communal Dining Facility	107	*	Homeless Meal Provider	0.004	*
Meal Delivery Service	105	*	Shelter for Battered Women and Children	0.002	*
Homeless Meal Provider	78	*	Communal Dining Facility	0.002	*
Senior Citizens Center/Residential Building	17	*	Meal Delivery Service	0.001	*
Shelter for Battered Women and Children	8	*	Senior Citizens Center/Residential Building	0.001	*
Total Retailers	**266,876**		**Total Benefits**	**$95.930**	

Source: Data from FNA, "SNAP Retailer Management Year End Summary FY2025," https://www.fna.usda.gov/data-research/data-visualization/snap-retailer-management-dashboard-fy25. Store type definitions available from FNA at https://www.fna.usda.gov/snap/store-definitions.

Notes: * Less than 0.05%. Detail may not add to total because of rounding.

Appendix. Historical SNAP Data

Table A-1. SNAP (Formerly the Food Stamp Program) Participation and Spending, FY1990-FY2025

	Average Monthly Participation (in Thousands)		Average Monthly Benefit (in Dollars)	Federal Spending (in Millions of Dollars)		
Fiscal Year	Individuals	Households	Per Person[a]	Benefits	All Other Costs[b]	Total
1990	20,049	7,796	$58.78	$14,143	$1,304	$15,447
1991	22,625	8,877	$63.78	$17,316	$1,432	$18,747
1992	25,407	10,060	$68.57	$20,906	$1,557	$22,462
1993	26,987	10,790	$67.95	$22,006	$1,647	$23,653
1994	27,474	11,091	$69.00	$22,749	$1,745	$24,493
1995	26,619	10,879	$71.27	$22,764	$1,856	$24,620
1996	25,543	10,549	$73.21	$22,440	$1,891	$24,331
1997	22,858	9,455	$71.27	$19,549	$1,959	$21,508
1998	19,791	8,250	$71.12	$16,890	$2,098	$18,988
1999	18,183	7,668	$72.27	$15,769	$2,052	$17,821
2000	17,194	7,351	$72.62	$14,983	$2,071	$17,054
2001	17,318	7,449	$74.81	$15,547	$2,242	$17,789
2002	19,096	8,195	$79.67	$18,256	$2,381	$20,637
2003	21,250	9,153	$83.94	$21,404	$2,412	$23,816
2004	23,811	10,277	$86.16	$24,619	$2,480	$27,099
2005	25,628	11,196	$92.89	$28,568	$2,504	$31,072
2006	26,549	11,733	$94.75	$30,187	$2,716	$32,903
2007	26,316	11,788	$96.18	$30,373	$2,800	$33,174
2008	28,223	12,727	$102.19	$34,608	$3,031	$37,640
2009	33,490	15,232	$125.31	$50,360	$3,260	$53,620
2010	40,302	18,618	$133.79	$64,702	$3,581	$68,283
2011	44,709	21,072	$133.85	$71,811	$3,876	$75,686
2012	46,609	22,330	$133.41	$74,619	$3,790	$78,409
2013	47,636	23,052	$133.07	$76,066	$3,870	$79,936
2014	46,536	22,700	$125.37	$69,999	$4,163	$74,162
2015	45,767	22,522	$126.81	$69,645	$4,302	$73,947
2016	44,220	21,778	$125.40	$66,539	$4,373	$70,912
2017	42,317	20,898	$125.47	$63,711	$4,464	$68,175
2018	40,776	20,209	$124.50	$60,917	$4,532	$65,449

	Average Monthly Participation (in Thousands)		Average Monthly Benefit (in Dollars)	Federal Spending (in Millions of Dollars)		
Fiscal Year	Individuals	Households	Per Person[a]	Benefits	All Other Costs[b]	Total
2019	35,702	17,964	$129.83	$55,622	$4,760	$60,383
2020	39,853	20,487	$154.54	$73,905	$5,006	$79,112
2021	41,604	21,706	$214.41	$107,042	$5,186	$112,229
2022	41,208	21,621	$229.01	$113,243	$5,554	$118,798
2023	42,177	22,308	$210.71	$106,645	$6,055	$112,700
2024	41,709	22,209	$186.76	$93,476	$6,605	$100,081
2025	42,382	22,580	$188.30	$95,765	$6,812	$102,578

Source: FNA data, as of August 14, 2026.

Notes: Dollar amounts displayed have not been adjusted to reflect 2024 dollars.

a. Based on monthly average data.

b. Includes the federal share of state administrative expenses, Nutrition Education and Obesity Prevention Grant Program (SNAP-Ed), SNAP Employment and Training, and other federal costs.

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